

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re ROSA MARIA STYLES

Case No. 19-32881 ABA  
Reporting Period **JANUARY 2021**

**MONTHLY OPERATING REPORT**

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	x		
Balance Sheet	MOR-3	x		
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Rosa Maria Styles

Signature of Debtor

February 24, 2021

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re ROSA MARIA STYLES  
Debtor

Case No. 19-32881 ABA  
Reporting Period **JANUARY 2021**

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH								
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS REGISTER AND BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS								
NET CASH FLOW								
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH								

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

#### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	\$ 1,518.15
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$ 1,518.15



**ROSA MARIA STYLES 19-32881 ABA**

**Profit & Loss**

**January 6 through February 5, 2021**

	<u>Jan 6 - Feb 5, 21</u>
<b>Income</b>	
Retirement Income	2,054.10
Spousal Contribution	3,005.00
<b>Total Income</b>	<u>5,059.10</u>
<b>Expense</b>	
Clothing	360.39
Food and housekeeping supplies	221.37
Health Insurance	142.69
Medical	249.73
Personal	512.04
Personal care products and serv	31.93
<b>Total Expense</b>	<u>1,518.15</u>
<b>Net Income</b>	<u><u>3,540.95</u></u>

**ROSA MARIA STYLES 19-32881 ABA**

**Profit & Loss**

**December 9, 2019 through February 5, 2021**

	<u>Dec 9, '19 - Feb 5, 21</u>
<b>Income</b>	
Bank Balance at 12-8-2019	2,952.23
interest income	0.19
Retirement Income	29,589.61
Return bank fees	0.20
Spousal Contribution	22,304.00
Stimulus payment	1,800.00
<b>Total Income</b>	<u>56,646.23</u>
<b>Expense</b>	
AUTO	190.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
cash	2,660.00
Clothing	4,550.24
Equipment	1,188.26
Food and housekeeping supplies	7,723.20
Health Insurance	1,606.77
Maintenance, repair	1,674.03
Medical	2,187.96
Personal	23,113.50
Personal care products and serv	3,109.96
service charges- checks,etc	43.00
Transportation	512.00
<b>Total Expense</b>	<u>48,723.08</u>
<b>Net Income</b>	<u><u>7,923.15</u></u>



**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 January 6 through February 5, 2021

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		01/08/2021	OLD NAVY		TD BANK 26202	-74.49	-74.49
TOTAL				Clothing		-74.49	74.49
Check		01/08/2021	WALMART		TD BANK 26202	-209.13	-209.13
TOTAL				Personal		-209.13	209.13
Check		01/08/2021	SHOPRITE		TD BANK 26202	-20.75	-20.75
TOTAL				Food and housekee...		-20.75	20.75
Check		01/08/2021	CVS		TD BANK 26202	-5.33	-5.33
TOTAL				Medical		-5.33	5.33
Check		01/08/2021	WOMANOCEAN		TD BANK 26202	-84.23	-84.23
TOTAL				Clothing		-84.23	84.23
Check		01/08/2021	MARSHALLS		TD BANK 26202	-47.86	-47.86
TOTAL				Clothing		-47.86	47.86
Check		01/08/2021	WALGREENS		TD BANK 26202	-35.97	-35.97
TOTAL				Medical		-35.97	35.97
Check		01/08/2021	WALMART		TD BANK 26202	-59.98	-59.98

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 January 6 through February 5, 2021

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
TOTAL					Personal	-59.98	59.98
Check		01/08/2021	CVS		TD BANK 26202	-59.98	59.98
TOTAL					Medical	-10.43	10.43
Check		01/08/2021	ACME		TD BANK 26202	-10.43	10.43
TOTAL					Food and housekee...	-72.23	72.23
Check		01/08/2021	SHOPRITE		TD BANK 26202	-72.23	72.23
TOTAL					Food and housekee...	-128.39	128.39
Check		01/08/2021	SWABLU		TD BANK 26202	-128.39	128.39
TOTAL					Personal	-41.93	41.93
Check		01/08/2021	RH FREECJHILLS		TD BANK 26202	-41.93	41.93
TOTAL					Clothing	-31.98	31.98
Check		01/12/2021			TD BANK 26202	-31.98	31.98
TOTAL					Personal	-201.00	201.00
Check		01/12/2021	AETNA		TD BANK 26202	-201.00	201.00
TOTAL						-142.89	



**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 January 6 through February 5, 2021

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
TOTAL					Health Insurance	-142.69	142.69
Check		02/01/2021	THRIVE CAUSEME...		TD BANK 26202		-31.93
TOTAL					Personal care produ...	-31.93	31.93
Check		02/04/2021	CAPE REGIONAL		TD BANK 26202		-198.00
TOTAL					Medical	-198.00	198.00
Check		02/05/2021	TJ MAXX		TD BANK 26202		-121.83
TOTAL					Clothing	-121.83	121.83

**ROSA MARIA STYLES 19-32881 ABA**

**Deposit Detail**

**January 6 through February 5, 2021**

Type	Num	Date	Name	Account	Amount
Deposit		01/12/2021		TD BANK 26202	5.00
				Spousal Contribution	-5.00
TOTAL					-5.00
Deposit		01/22/2021		TD BANK 26202	3,000.00
				Spousal Contribution	-3,000.00
TOTAL					-3,000.00
Deposit		01/27/2021	SOCIAL SECURITY	TD BANK 26202	1,253.00
				Retirement Income	-1,253.00
TOTAL					-1,253.00
Deposit		02/01/2021	OWENS-ILLINOIS ...	TD BANK 26202	801.10
				Retirement Income	-801.10
TOTAL					-801.10

**ROSA MARIA STYLES 19-32881 ABA**

**Balance Sheet**

**As of February 5, 2021**

	<u>Feb 5, 21</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
TD BANK 26202	<u>7,923.15</u>
Total Checking/Savings	<u>7,923.15</u>
Total Current Assets	<u>7,923.15</u>
<b>TOTAL ASSETS</b>	<u><b>7,923.15</b></u>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Retained Earnings	2,981.10
Net Income	<u>4,942.05</u>
Total Equity	<u>7,923.15</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>7,923.15</b></u>



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T STATEMENT OF ACCOUNT

AV 01 106196 99966B305 A\*\*5DGT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ  
61 HARTFORD RD  
SEWELL NJ 08080-2040

Page: 1 of 3  
Statement Period: Jan 06 2021-Feb 05 2021  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202



Chapter 11 Checking

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Account # 437-3726202

ACCOUNT SUMMARY

Beginning Balance	4,382.20	Average Collected Balance	5,520.18
Deposits	3,005.00	Interest Earned This Period	0.00
Electronic Deposits	2,054.10	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	1,317.15	Days in Period	31
Other Withdrawals	201.00		
Ending Balance	7,923.15		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/12	DEPOSIT	5.00
01/22	DEPOSIT	3,000.00
	Subtotal:	3,005.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/27	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****09922A SSA	1,253.00
02/01	ACH DEPOSIT, OWENS-ILLINOIS S JHTC 5949467	801.10
	Subtotal:	2,054.10

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/08	DEBIT POS, *****30071395297, AUT 010821 DDA PURCHASE OLD NAVY US 5221 SEWELL * NJ	74.49
01/11	DEBIT POS, *****30071395297, AUT 010921 DDA PURCHASE WM SUPERC WAL MART SUP TURNERSVILLE * NJ	209.13
01/11	DEBIT POS, *****30071395297, AUT 011021 DDA PURCHASE SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	20.75
01/11	DEBIT CARD PAYMENT, *****30071395297, AUT 010921 VISA DDA PUR WWW CVS COM 800 746 7287 * RI	5.33
01/12	ACH DEBIT, AETNA HEALTH INS INS PYMT AHC6236740	142.69
01/12	DEBIT CARD PURCHASE, *****30071395297, AUT 011121 VISA DDA PUR WOMANOCEAN COM HTTPSWWW.WOMA * DE	84.23
01/12	DEBIT POS, *****30071395297, AUT 011221 DDA PURCHASE MARSHALLS 3501 ROUTE 4 TURNERSVILLE * NJ	47.86
01/12	DEBIT POS, *****30071395297, AUT 011221 DDA PURCHASE WALGREENS STORE 500 EGG SEWELL * NJ	35.97

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

106156 1/2

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Page: 3 of 3  
Statement Period: Jan 06 2021-Feb 05 2021  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/15	DEBIT POS, *****30071395297, AUT 011521 DDA PURCHASE WAL MART 1742 TURNERSVILLE * NJ	59.98
01/15	DEBIT POS, *****30071395297, AUT 011521 DDA PURCHASE CVS PHARMACY 00 00362 SEWELL * NJ	10.43
01/22	DEBIT CARD PURCHASE, *****30071395297, AUT 012021 VISA DDA PUR ACME 3994 SEWELL * NJ	72.23
01/26	DEBIT POS, *****30071395297, AUT 012621 DDA PURCHASE SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	128.39
01/29	INTL DEBIT CARD PUR, *****30071395297, AUT 012721 INTL DDA PUR SWABLU 8006409068 CAN	41.93
01/29	INTL DEBIT CARD PUR, *****30071395297, AUT 012721 INTL DDA PUR RH FREECHILLS COM CREALITY3D G BR	31.98
02/01	DEBIT CARD PURCHASE, *****30071395297, AUT 012921 VISA DDA PUR THRIVE CAUSEMETICS 888 804 4318 * WA	31.93
02/04	DEBIT CARD PURCHASE, *****30071395297, AUT 020321 VISA DDA PUR CAPE REGIONAL ENTERPRISE CAPE MAY COUR * NJ	198.00
02/05	DEBIT POS, *****30071395297, AUT 020521 DDA PURCHASE T J MAXX 20 COURT HOU CAPE MAY CH * NJ	121.83

Subtotal: 1,317.15

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
01/12	DEBIT	201.00

Subtotal: 201.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/05	4,382.20	01/26	6,294.72
01/08	4,307.71	01/27	7,547.72
01/11	4,072.50	01/29	7,473.81
01/12	3,565.75	02/01	8,242.98
01/15	3,495.34	02/04	8,044.98
01/22	6,423.11	02/05	7,923.15

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106196 2/2

In re ROSA MARIA STYLES A1:G45

Debtor

Case No. 19-32881 ABA

Reporting Period: JANUARY 2021

### STATUS OF POSTPETITION TAXES

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary						
	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						\$ -
FICA-Employee						\$ -
FICA-Employer						\$ -
Unemployment						\$ -
Income: addressed in the Plan Projections	\$ -					\$ -
Other:						\$ -
<b>Total Federal Taxes</b>	\$ -					\$ -
<b>State and Local</b>						\$ -
Withholding						\$ -
Sales						\$ -
Excise						\$ -
Unemployment						\$ -
Real Property	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -
Personal Property						\$ -
Other:						\$ -
<b>Total State and Local</b>						\$ -
<b>Total Taxes</b>	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -

### SUMMARY OF UNPAID POSTPETITION DEBTS

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						\$ -
Wages Payable						\$ -
Taxes Payable - Income Addressed in DS&P	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent/Leases-Building						\$ -
Rent/Leases-Equipment						\$ -
Secured Debt/Adequate Protection Payments						\$ -
Professional Fees	ORDER GRANTING REINSTATEMENT OF AVALON PROPERTY					
Amounts Due to Insiders*	ON 10-8-2020. CREDITOR FOREBARANCE FOR 61 SEW					\$ -
						\$ -
<b>Total Postpetition Debts</b>	\$ -					

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*\*Insider" is defined in 11 U.S.C. Section 101(31).

In Re: ROSA MARIA STYLES  
Case No. 19-32881 ABA  
Reporting Period: JANUARY 2021

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	\$	-
+ Amounts billed during the period		-
- Amounts collected during the period		-
Total Accounts Receivable at the end of the reporting period	\$	-
Accounts Receivable Aging		Amount
0 - 30 days old	\$	-
31 - 60 days old		-
61 - 90 days old		-
91+ days old		-
Total Accounts Receivable		-
Amount considered uncollectible (Bad Debt)		-
Accounts Receivable (net)	\$	-

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X